

ABSTRACT OF THE DISCLOSURE

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An apparatus and method for providing financial information and/or investment information, including a receiver for receiving a request to receive information regarding a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, bond, security, portfolio, market instrument, index instrument, financial market, market index, mutual fund, trust, currency, commodity, foreign exchange rate, interest rate, utility service or product, energy service or product, telecommunication service or product, bandwidth service or product, debt product, credit product, credit derivative product, derivative, option, future, forward, contract, and account, a processor for detecting the change in the at least one factor, for processing the request, and for generating a report containing the requested information, and a transmitter for transmitting the report to a communication device associated with an individual.